

## STATE OF WASHINGTON

OFFICE OF  
INSURANCE COMMISSIONERBEFORE THE INSURANCE COMMISSIONER  
OF THE STATE OF WASHINGTON

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In the Matter of ) No. D 99 - 110

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**Bruce C. Hauglie,**

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STIPULATION AND ORDER LEVYING A  
FINE

*Licensee.*

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STIPULATION BY AGENT

Bruce C. Hauglie (Alicensee@) hereby stipulates to the payment of a fine in the total amount of \$250 based on the following facts which are hereby acknowledged. Licensee further stipulates and agrees that he will comply with Washington insurance laws and regulations in the future.

1. Licensee issued binders when not so authorized by the company. One particular is that of Aaron M. and Valerie A. Defolo, to whom he issued an insurance binder binding coverage with an insurer, when licensee was not authorized by that insurer to bind it. This violated RCW 48.18.240.
2. Licensee accepted a payment intended as premium from C. J. Moe Construction at a time when the coverage had already been canceled, and then he failed to return that money to the customer. This violated RCW 48.17.480 and RCW 48.30.190.

The licensee has engaged in practices that are not in accord with the standards set out in the insurance code of Washington. Accordingly, the licensee enters this Stipulation to the following Order voluntarily and with the understanding that such fine is in lieu of any suspension or revocation of the licensee's license for such conduct. The facts described above, and the fact of this stipulation, may be considered by the Commissioner in any future administrative actions regarding licensee.

Signed this 20th day of October, 1999.

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Bruce C. Hauglie

ORDER

Pursuant to RCW 48.17.560 and the foregoing Stipulation, the Commissioner hereby imposes a fine in the amount of \$250 upon Bruce C. Hauglie.

The fine shall be paid in full within 30 days from the date of this Order. Upon failure to pay the fine, the Commissioner will revoke the license of the licensee and the fine will be recoverable in a civil action brought on behalf of the Commissioner by the Attorney General.

ENTERED AT LACEY, WASHINGTON, this 20th day of October, 1999.

DEBORAH SENN

Insurance Commissioner

By

WILLIAM E. FRANDSEN

Deputy Commissioner